BBVA CONSUMER AUTO 2025-1 Fondo de Titulización

Brief report

Date: 12/31/2025
Currency: EUR

Constitution date
09/08/2025

VAT Reg. no.
V22720031

Management Company
Europea de Titulización, S.G.F.T

Originator
BBVA

Servicer
BBVA

Lead Manager
BBVA
BNP Paribas

Bond Paying Agent
BBVA

Financial Structuring
BNP Paribas

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
BBVA

Fund Auditor
KPMG Auditores

Issued securities: Asset-Backed Bonds

Bonds issue

Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current	Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	Next	Rating DBRS / Moody's Current	Original
Series A ES0305916001	09/11/2025 9,200	97,798.76 899,748,592.00 97.80%	100,000.00 920,000,000.00	Floating Euribor 3 monts+0.640% 19.Feb/May/Aug/Nov	2.6880% 02/19/2026 671.812282 Gross 544.167948 Net	05/19/2042 Quarterly 19.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	AA (sf) Aaa (sf)	AA Aa1
Series B ES0305916019	09/11/2025 400	97,798.76 39,119,504.00 97.80%	100,000.00 40,000,000.00	Floating Euribor 3 monts+1.000% 19.Feb/May/Aug/Nov	3.0480% 02/19/2026 761.787141 Gross 617.047584 Net	05/19/2042 Quarterly 19.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	A (high) (sf) Aa3 (sf)	A (high) A3
Series C ES0305916027	09/11/2025 350	97,798.76 34,229,566.00 97.80%	100,000.00 35,000,000.00	Floating Euribor 3 monts+1.300% 19.Feb/May/Aug/Nov	3.3480% 02/19/2026 836.766191 Gross 677.780615 Net	05/19/2042 Quarterly 19.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	A (low) (sf) A3 (sf)	A (low) Baa3
Series D ES0305916035	09/11/2025 50	97,798.76 4,889,938.00 97.80%	100,000.00 5,000,000.00	Floating Euribor 3 monts+2.230% 19.Feb/May/Aug/Nov	4.2780% 02/19/2026 1,069.201243 Gross 866.053007 Net	05/19/2042 Quarterly 19.Feb/May/Aug/Nov	"Pass-Through" Pro rata / Secuential	A (low) (sf) Baa2 (sf)	A (low) Ba1
Series Z ES0305916043	09/11/2025 50	100,000.00 5,000,000.00 100.00%	100,000.00 5,000,000.00	Floating Euribor 3 monts+1.940% 19.Feb/May/Aug/Nov	3.9880% 02/19/2026 1,019.155556 Gross 825.516000 Net	05/19/2042 Quarterly 19.Feb/May/Aug/Nov	Planned	BBB (high) (sf) Ba1 (sf)	BBB (high) Ba1
Total		982,987,600.00	1.005.000.000,00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date

		% Monthly CPR (SMM)		0,17	0,34	0,51	0,69	0,87	1,06	1,25	1,44
		% Annual equivalent CPR		2,00	4,00	6,00	8,00	10,00	12,00	14,00	16,00
Series A	With optional redemption *	Average life	Years	3.78	3.57	3.38	3.20	3.03	2.87	2.75	2.61
			Date	08/29/2029	06/14/2029	04/05/2029	01/28/2029	11/28/2028	10/01/2028	08/17/2028	06/26/2028
		Final Maturity	Years	7.26	7.01	6.75	6.50	6.25	6.00	6.00	5.75
			Date	02/19/2033	11/19/2032	08/19/2032	05/19/2032	02/19/2032	11/19/2031	11/19/2031	08/19/2031
	Without optional redemption *	Average life	Years	3.88	3.68	3.49	3.31	3.15	2.99	2.85	2.71
			Date	10/04/2029	07/22/2029	05/15/2029	03/11/2029	01/10/2029	11/14/2028	09/23/2028	08/04/2028
		Final Maturity	Years	9.50	9.26	9.26	9.01	9.01	8.75	8.75	8.75
			Date	05/19/2035	02/19/2035	02/19/2035	11/19/2034	11/19/2034	08/19/2034	08/19/2034	08/19/2034
Series B	With optional redemption *	Average life	Years	3.78	3.57	3.38	3.20	3.03	2.87	2.75	2.61
			Date	08/29/2029	06/14/2029	04/05/2029	01/28/2029	11/28/2028	10/01/2028	08/17/2028	06/26/2028
		Final Maturity	Years	7.26	7.01	6.75	6.50	6.25	6.00	6.00	5.75
			Date	02/19/2033	11/19/2032	08/19/2032	05/19/2032	02/19/2032	11/19/2031	11/19/2031	08/19/2031
	Without optional redemption *	Average life	Years	4.07	3.86	3.68	3.52	3.36	3.22	3.05	2.93
			Date	12/14/2029	09/29/2029	07/24/2029	05/26/2029	03/31/2029	02/08/2029	12/06/2028	10/22/2028
		Final Maturity	Years	10.50	10.01	9.50	9.50	9.26	9.26	9.26	9.01
			Date	05/19/2036	11/19/2035	05/19/2035	05/19/2035	02/19/2035	02/19/2035	02/19/2035	11/19/2034
Series C	With optional redemption *	Average life	Years	3.46	3.27	3.09	2.92	2.77	2.62	2.51	2.38
			Date	05/03/2029	02/23/2029	12/20/2028	10/20/2028	08/25/2028	07/03/2028	05/23/2028	04/06/2028
		Final Maturity	Years	7.26	7.01	6.75	6.50	6.25	6.00	6.00	5.75
			Date	02/19/2033	11/19/2032	08/19/2032	05/19/2032	02/19/2032	11/19/2031	11/19/2031	08/19/2031
	Without optional redemption *	Average life	Years	3.42	3.40	3.35	3.28	3.20	3.12	2.96	2.88
			Date	04/20/2029	04/12/2029	03/24/2029	02/27/2029	01/31/2029	01/01/2029	11/03/2028	10/04/2028
		Final Maturity	Years	11.50	11.50	11.50	11.50	11.50	11.50	11.50	11.50
			Date	05/19/2037	05/19/2037	05/19/2037	05/19/2037	05/19/2037	05/19/2037	05/19/2037	05/19/2037
Series D	With optional redemption *	Average life	Years	6.05	5.72	5.41	5.12	4.84	4.59	4.39	4.17
			Date	12/05/2031	08/06/2031	04/15/2031	12/30/2030	09/22/2030	06/21/2030	04/10/2030	01/18/2030
		Final Maturity	Years	4.50	4.25	4.00	3.75	3.50	3.50	3.25	3.00
			Date	05/19/2030	02/19/2030	11/19/2029	08/19/2029	05/19/2029	05/19/2029	02/19/2029	11/19/2028
	Without optional redemption *	Average life	Years	4.70	4.41	4.15	3.90	3.67	3.46	3.41	3.22
			Date	08/01/2030	04/18/2030	01/11/2030	10/13/2029	07/22/2029	05/06/2029	04/15/2029	02/05/2029
		Final Maturity	Years	4.50	4.25	4.00	3.75	3.50	3.50	3.25	3.00
			Date	05/19/2030	02/19/2030	11/19/2029	08/19/2029	05/19/2029	05/19/2029	02/19/2029	11/19/2028
Series Z	With optional redemption *	Average life	Years	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12
			Date	01/03/2027	01/03/2027	01/03/2027	01/03/2027	01/03/2027	01/03/2027	01/03/2027	01/03/2027
		Final Maturity	Years	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
			Date	11/19/2027	11/19/2027	11/19/2027	11/19/2027	11/19/2027	11/19/2027	11/19/2027	11/19/2027
	Without optional redemption *	Average life	Years	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12
			Date	01/03/2027	01/03/2027	01/03/2027	01/03/2027	01/03/2027	01/03/2027	01/03/2027	01/03/2027
		Final Maturity	Years	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
			Date	11/19/2027	11/19/2027	11/19/2027	11/19/2027	11/19/2027	11/19/2027	11/19/2027	11/19/2027

* Optional Clean up call when the amount of the Outstanding Balance of the Securitised Loans is less than 10 per 100 of the initial Outstanding Balance.
Hypothesis of delinquency and default assumptions of the securitised assets: 0%

Credit enhancement and financial operations

Credit enhancement (CE)

	Current		% CE	At issue date		% CE
Series A	91.53%	899,748,592.00	8.50%	91.54%	920,000,000.00	8.50%
Series B	3.98%	39,119,504.00	4.50%	3.98%	40,000,000.00	4.50%
Series C	3.48%	34,229,566.00	1.00%	3.48%	35,000,000.00	1.00%
Series D	0.50%	4,889,938.00	0.50%	0.50%	5,000,000.00	0.50%
Series Z	0.51%	5,000,000.00		0.50%	5,000,000.00	
Issue of Bonds		982,987,600.00			1,005,000,000.00	
Reserve Fund	0.50%	4,889,938.00		0.50%	5,000,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		43,369,966.88	2.250%
Servicer ppal collect not yet credited		848,511.87	
Servicer ints collect not yet credited		344,777.88	
Liabilities	**Available**	**Balance**	**Interest**
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Additional information
Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid www.edt-sg.com info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid www.cnmv.com

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Collateral: Consumer loans to individuals

General

	Current	At constitution date
Count	54,459	55,247
Principal		
Principal outstanding	950,868,680.25	999,997,999.79
Average loan	17,460.27	18,100.49
Minimum	1,270.34	10,731.26
Maximum	150,754.78	156,926.78
Interest rate		
Weighted average (wac)	7.95%	7.95%
Minimum	3.50%	3.99%
Maximum	11.99%	11.99%
Final maturity		
Weighted average (WARM) (months)	84	88
Minimum	01/04/2026	10/18/2025
Maximum	05/09/2039	05/09/2039
Index (principal outstanding distribution)		
Fixed Interest	100.00%	100.00%

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.46%	0.41%	0.00%	0.00%	0.38%
Annual Percentage Rate (CPR)	5.33%	4.76%	0.00%	0.00%	4.48%

Geographic distribution

	Current	At constitution date
Andalucia	20.64%	20.63%
Aragon	1.98%	1.98%
Asturias	1.15%	1.15%
Balearic Islands	3.18%	3.17%
Basque Country	2.27%	2.30%
Canary Islands	6.64%	6.62%
Cantabria	0.69%	0.70%
Castilla-La Mancha	5.74%	5.74%
Castilla-Leon	2.84%	2.85%
Catalonia	16.94%	16.97%
Ceuta	0.17%	0.18%
Extremadura	3.99%	3.96%
Galicia	3.23%	3.23%
La Rioja	0.30%	0.30%
Madrid	12.90%	12.94%
Melilla	0.45%	0.45%
Murcia	4.86%	4.83%
Navarra	0.58%	0.58%
Valencia	11.45%	11.44%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%			%
Delinquencies									
Up to 1 month	589	92,107.18	66,845.84	0.00	158,953.02	36.48	10,410,469.15	10,569,422.17	56.18
from > 1 to ≤ 2 months	253	63,419.01	50,739.38	0.00	114,158.39	26.20	4,467,960.63	4,582,119.02	24.35
from > 2 to ≤ 3 months	138	54,260.32	42,526.90	0.00	96,787.22	22.22	2,338,438.15	2,435,225.37	12.94
from > 3 to ≤ 6 months	67	36,016.63	29,755.26	0.00	65,771.89	15.10	1,161,836.00	1,227,607.89	6.52
Subtotal	1,047	245,803.14	189,867.38	0.00	435,670.52	100.00	18,378,703.93	18,814,374.45	100.00
Total	1,047	245,803.14	189,867.38	0.00	435,670.52		18,378,703.93	18,814,374.45	

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